

Information to identify the case:

Debtor 1 Marilyn Martinez
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court District of New Jersey
Case number: 20-17302-KCF

Social Security number or ITIN xxx-xx-6455

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Marilyn Martinez

9/11/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Marilyn Martinez
Debtor

Case No. 20-17302-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 21

Date Rcvd: Sep 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2020.

db	+Marilyn Martinez, 129 Village Dr., Barnegat, NJ 08005-1602
518859204	+Kenneth Bass, 129 Village Dr., Barnegat, NJ 08005-1602
518859205	+Kenneth Bass, Jr., 129 Village Dr., Barnegat, NJ 08005-1602
518859210	+Trojan Professional Services, PO Box 1270, Los Alamitos, CA 90720-1270
518859211	+Wawa Credit Card, PO Box 6139, Sioux Falls, SD 57117-6139

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Sep 12 2020 01:03:10 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 12 2020 01:03:06 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518859197	+EDI: GMACFS.COM Sep 12 2020 03:53:00 Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
518859198	+EDI: TSYS2.COM Sep 12 2020 03:53:00 Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803
518859199	+EDI: CAPITALONE.COM Sep 12 2020 03:53:00 Capital One, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
518859200	+E-mail/Text: ebnnotifications@creditacceptance.com Sep 12 2020 01:01:55 Credit Acceptance Corp, 25505 W. 12 Mile Rd., Southfield, MI 48034-8316
518859201	+E-mail/PDF: creditonebknotifications@resurgent.com Sep 12 2020 01:09:19 Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
518859202	EDI: DISCOVER.COM Sep 12 2020 03:53:00 Discover, PO Box 15316, Wilmington, DE 19850
518859203	EDI: JPMORGANCHASE Sep 12 2020 03:53:00 JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
518859206	+E-mail/Text: PBNCNotifications@perituservices.com Sep 12 2020 01:02:13 Kohls, PO Box 3115, Milwaukee, WI 53201-3115
518859207	+E-mail/PDF: resurgentbknotifications@resurgent.com Sep 12 2020 01:08:49 LVNV, c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
518859208	+E-mail/Text: jennifer.chacon@pspservicing.com Sep 12 2020 01:04:20 Select Portfolio, Attn: Bankruptcy Dept, PO Box 65250, Salt Lake City, UT 84165-0250
518859209	+EDI: RMSC.COM Sep 12 2020 03:53:00 Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518859526	+EDI: RMSC.COM Sep 12 2020 03:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518859212	+EDI: BLUESTEM Sep 12 2020 04:03:00 Web Bank, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
518859213	+E-mail/Text: bankruptcynotice@westlakefinancial.com Sep 12 2020 01:03:08 Westlake Financial, PO Box 54807, Los Angeles, CA 90054-0807

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2020 at the address(es) listed below:

Arnold R. Schlisserman on behalf of Debtor Marilyn Martinez aschlisserman@aschlisserman.com, aschlisserman@aschlisserman.com;kimberlylrichterllc@gmail.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust, Company, as Trustee for the holders of HSI Asset Securitization Corporation Trust 2007-HE1, Mortgage Pass-Through Certificates, Series 2007-HE1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 21

Date Rcvd: Sep 11, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5